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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Li-Lan Lin

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20775 Norada Court
Saratoga, CA 95070-3018

EXAMINER

CAMPEN, KELLY SCAGGS

ART UNIT

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3691

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/770,649	Applicant(s) LIN, LI-LAN	
	Examiner KELLY CAMPEN	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. ____. |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date ____. | 6) <input type="checkbox"/> Other: ____. |

DETAILED ACTION***Specification***

The abstract of the disclosure is objected to because it includes language which is implied as well as being directed to purported merits (see below, emphasis added).

Correction is required. See MPEP § 608.01(b).

Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since the space provided for the abstract on the computer tape used by the printer is limited. The form and legal phraseology often used in patent claims, such as "means" and "said," should be avoided. The abstract should describe the disclosure sufficiently to assist readers in deciding whether there is a need for consulting the full patent text for details.

The language should be clear and concise and should not repeat information given in the title. It should avoid using phrases which can be implied, such as, "The disclosure concerns," "The disclosure defined by this invention," "The disclosure describes," etc.

Applicant is reminded of the proper content of an abstract of the disclosure.

A patent abstract is a concise statement of the technical disclosure of the patent and should include that which is new in the art to which the invention pertains. If the patent is of a basic nature, the entire technical disclosure may be new in the art, and the abstract should be directed to the entire disclosure. If the patent is in the nature of an improvement in an old apparatus, process, product, or composition, the abstract should include the technical disclosure of the improvement. In certain patents, particularly those for compounds and compositions, wherein the process for making and/or the use thereof are not obvious, the abstract should set forth a process for making and/or use thereof. If the new technical disclosure involves modifications or alternatives, the abstract should mention by way of example the preferred modification or alternative.

The abstract should not refer to purported merits or speculative applications of the invention and should not compare the invention with the prior art.

Where applicable, the abstract should include the following:

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- (1) if a machine or apparatus, its organization and operation;
- (2) if an article, its method of making;
- (3) if a chemical compound, its identity and use;
- (4) if a mixture, its ingredients;
- (5) if a process, the steps.

Extensive mechanical and design details of apparatus should not be given.

The use of the trademark WINDOWS has been noted in this application. It should be capitalized wherever it appears and be accompanied by the generic terminology.

Although the use of trademarks is permissible in patent applications, the proprietary nature of the marks should be respected and every effort made to prevent their use in any manner which might adversely affect their validity as trademarks.

Claim Objections

Claim 1 is objected to because of the following informalities: includes the improper use of the trademark WINDOWS. Appropriate correction is required.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 3 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

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Regarding claim 3, the phrase "such as" renders the claim indefinite because it is unclear whether the limitations following the phrase are part of the claimed invention.

See MPEP § 2173.05(d).

Specifically as to claim 7, the language "and other basic peripherals" is indefinite and does not define the metes and bounds of the claimed invention.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Arend (1992, ABA Banking Journal) in view of Bornemisza-Wahr et al. (US 6073119) further in view of Stockett (US 4351591).

Arend discloses an interactive counter service system for banks and similar finance organizations, comprising: a touch-screen module including a touch screen, a magnetic strip reader/card reader, and a speaker; and said touch screen including a liquid

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crystal display and a touch panel; and network communicating equipment capable of providing local area network (LAN) and Internet on-line functions, and being connected to and working on-line with a host at said banks or finance organizations; said touch screen serving as an interface between a customer and a counter clerk for the customer to touch and select one of many transactions available from said touch-screen module(pages 44-46); and said screen of said counter-terminal module being capable of synchronously displaying procedures operated by the customer, and allowing the counter clerk to provide the customer with related on-line business consultation via said screen (page 45)but does not explicitly disclose a counter-terminal module including a host, a screen, a keyboard, a mouse, and a printer, and adapted to provide network functions to execute WINDOWS and the use of an infrared sensor.

Bornemisza-Wahr et al. disclose interactive banking centers with a counter terminal module including a host, a screen a keyboard, a mouse and a printer and adapted to provide network functions to execute WINDOWS (see col. 2, col 6, col 12).

Stockett discloses the use of infrared sensors at a merchandising terminal (col. 4 lines 45-70).

It would have been obvious to one of ordinary skill in the art to include in the banking system of Arend the counter terminal module as taught by Bornemisza-Wahr et al. and the infrared sensors as taught in Stockett since the claimed invention is merely a combination of old elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

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Specifically as to claim 2, wherein said display of said touch-screen module is a flat type liquid crystal screen, and said touch panel is a tempered glass capable of protecting said liquid crystal screen (see rejection above and in addition, see Stockett figures 12 and 13). Specifically as to claim 3, wherein said liquid crystal display of said touch-screen module is used to show various kinds of transactions provided by said banks or said finance organizations, such as deposit, withdrawal, remittance, collection, check order, payment of bills for public utilities, registration of lost legal seal, alteration of password, trade of funds, safety deposit box, insurance, trust deposit, trade of foreign currencies, financial planning, open new account, issuance of deposit certificate, alteration and correction of customer information, and inquiry of personal account information, and a customer may touch said touch screen to select a desired transaction; and wherein said touch screen of said touch-screen module also provides voicing prompt to assist the customer to complete various transactions (see Arend pages 40 and 45 as well as Bornemisza-Wahr et al. col. 4, 35-50).

Specifically as to claim 4, wherein said infrared sensor of said touch-screen module is adapted to sense any customer operating said touch screen, and said liquid crystal display automatically displays related business information, interest rates, business regulations, announcements, governmental regulations and policies when there is not any customer using said touch screen (see Arend page 40 and Bornemisza-Wahr et al. uses a time out function to display related business information in col. 11-12).

Specifically as to claim 5, wherein said magnetic strip reader/card reader of said touch-screen module allows a customer to independently read or provide personal account information via a magnetic strip on the customer's personal deposit book, monetary card,

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and IC smart card bearing personal identification (see Arend page 40 and 45, and Bornemisza-Wahr et al. col.5-6)

Specifically as to claim 6, wherein said touch-screen module may be mounted in a manner selected from the group consisting of being vertically mounted on a top of a bank counter, horizontally mounted below a bank counter with said touch screen flashing with the top of the counter, slantingly mounted on the top of the counter, positioned against a wall on the counter, and rotatably mounted to two side walls of the counter; so that a customer may easily access said touch-screen module for operation, see Arend pages 4—45 and Bornemisza-Wahr et al. (towers/video walls) as this limitation is a matter of design choice and the systems in all the cited references are capable of performing the functions.

Specifically as to claim 7, wherein said touch-screen module uses only one set of computer, including a screen, a host, a keyboard, a mouse, and other basic peripherals, to connect with said counter-terminal module via available network functions (see above rejection for claim 1).

Specifically as to claim 8, wherein said touch-screen module may be mounted at each counter window for use by customers, or independently located at a service counter in a lobby or a VIP room of the banks or finance organizations for a counter clerk to provide the customer with one-to-one high quality service (see Arend pages 39-45).

Specifically as to claim 9, wherein said screen of said counter-terminal module synchronously displays said operating procedures entered by the customer at said touch screen when the customer touches said touch screen to select one or more transactions,

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and wherein said counter-terminal module may also operate other businesses at the same time (see Arend pages 39-46).

Specifically as to claim 10, wherein said data input by the customer at said touch screen is synchronously received and processed by said counter-terminal module, and the counter clerk at the counter needs not to repeatedly input said customer's data (see above rejection for claim 9).

Specifically as to claim 11, wherein said printer of said counter-terminal module having received said customer data is adapted to print out via operation of the counter clerk all documents, evidences, and vouchers related to the selected transaction for passing to the customer for the customer's confirmation and signature or legal seal to complete one transaction at the counter (see Arend pages 39-46).

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Curtin et al. discloses a system for providing enhanced system management in branch banking. Dunlap et al. disclose a remote unmanned banking center. Chartrand discloses changes in the banking systems to more automation.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KELLY CAMPEN whose telephone number is (571)272-6740. The examiner can normally be reached on Monday-Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone

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number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Kelly S. Campen/
Examiner
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